



# Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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**BHC Name** [INDEPENDENT BANK CORP.](#)

**City/State** [ROCKLAND, MA](#)

## Bank Holding Company Information

Federal Reserve District: [1](#)

Consolidated Assets (\$000): [14,534,086](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[INDEPENDENT BANK CORP.](#)

[288 UNION STR](#)

[ROCKLAND, MA 02370](#)

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## Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000) .....	13,861,254	12,388,378	12,585,303	10,863,527	8,314,888
Net income (\$000) .....	119,290	86,526	121,167	165,175	121,622
Number of BHCs in peer group .....	132	130	128	125	154

Earnings and Profitability:	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.73	2.65	52	3.02	2.80	64	2.97	2.77	62	3.68	3.01	80	3.64	3.33	71
+ Non-interest income .....	0.70	1.09	34	0.86	1.21	37	0.84	1.21	35	1.01	1.32	46	1.05	0.90	65
- Overhead expense .....	2.07	2.21	46	2.14	2.59	29	2.17	2.57	32	2.62	2.69	51	2.73	2.58	61
- Provision for credit losses .....	-0.17	-0.12	37	0.57	0.66	41	0.42	0.51	37	0.06	0.15	25	0.06	0.12	34
+ Securities gains (losses) .....	0	0.01	23	0	0.03	40	0	0.02	35	-0.01	0.01	10	0	0	42
+ Other tax equivalent adjustments .....	0	0	49	0	0	81	0	0	48	0	0	81	0	0	14
= Pretax net operating income (tax equivalent) .....	1.52	1.76	33	1.17	0.91	64	1.22	1.04	62	2.02	1.56	86	1.88	1.55	78
Net operating income .....	1.15	1.34	34	0.93	0.70	65	0.96	0.81	62	1.52	1.19	84	1.46	1.22	76
Net income .....	1.15	1.34	34	0.93	0.71	64	0.96	0.82	62	1.52	1.19	84	1.46	1.22	76
Net income (Subchapter S adjusted) .....		2.06			1.15			1.18			1.17				1.41
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.12	3.12	46	3.71	3.64	52	3.60	3.55	51	4.62	4.41	66	4.28	4.38	42
Interest expense .....	0.11	0.26	17	0.35	0.58	21	0.30	0.52	20	0.54	1.08	13	0.33	0.81	7
Net interest income (tax equivalent) .....	3.01	2.85	59	3.36	3.05	69	3.30	3.01	65	4.07	3.33	80	3.95	3.58	72
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.05	0.12	35	0.07	0.28	23	0.07	0.27	25	0.03	0.21	15	0.02	0.09	28
Earnings coverage of net loan and lease losses (X) .....	38.48	26.30	69	34.55	20.97	78	29.90	22.91	73	87.78	24.40	90	142.85	29.27	88
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.05	1.32	27	1.23	1.58	31	1.21	1.58	30	0.76	0.83	44	0.93	0.94	52
Allowance for loan and lease losses / Total loans and leases .....	1.04	1.30	27	1.22	1.55	32	1.20	1.55	31	0.76	0.81	46	0.93	0.93	53
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.52	0.58	51	1.04	0.71	82	0.71	0.71	57	0.52	0.57	46	0.66	0.57	64
30-89 days past due loans and leases / Total loans and leases .....	0.09	0.29	17	0.04	0.37	6	0.07	0.39	6	0.06	0.43	5	0.10	0.32	17
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-15.41	-3.31	15	-6.77	6.19	15	-8.22	3.20	16	6.23	14.45	26	1.62	13.54	18
Net short-term noncore funding dependence .....	-15.83	-9.17	24	-7.45	-2.71	25	-8.83	-4.76	30	4.69	3.38	46	1.16	8.57	21
Net loans and leases / Total assets .....	60.20	58.81	54	70.89	63	69	70.71	61.58	75	77.52	63.77	85	77.35	73.30	65
<b>Capitalization</b>															
Tier 1 leverage ratio .....	9.36	9.07	66	9.52	9.05	67	9.56	9.13	69	11.28	9.76	82	10.69	10.37	64
Holding company equity capital / Total assets .....	12.08	10.79	71	12.82	11.12	76	12.89	11.16	74	14.98	12.43	82	12.12	11.21	64
Total equity capital (including minority interest) / Total assets .....	12.08	10.91	69	12.82	11.24	74	12.89	11.29	74	14.98	12.57	81	12.12	11.30	62
Common equity tier 1 capital / Total risk-weighted assets .....	13.53	12.64	70	12.41	12.26	58	12.67	12.38	60	12.86	12.17	72	11.92	12.37	55
Net loans and leases / Equity capital (X) .....	4.98	5.47	41	5.53	5.73	46	5.48	5.58	49	5.17	5.21	52	6.38	6.70	44
Cash dividends / Net income .....	39.88	27.22	77	52.83	49.74	57	50.24	42.30	63	34.95	33.12	54	34.58	24.05	64
Cash dividends / Net income (Subchapter S adjusted) .....		-3.51			10.79			-0.65			-12.02			35.12	
<b>Growth Rates</b>															
Assets .....	10.26	9.51	57	14.23	16.67	51	15.81	16.68	48	28.79	9.26	90	9.52	9.35	66
Equity capital .....	3.92	7.52	37	0.44	6.54	21	-0.32	6.99	14	59.12	10.49	95	13.74	12.50	69
Net loans and leases .....	-6.37	-0.66	23	4.96	12.75	29	5.64	9.07	41	29.07	9.10	87	8.71	10.51	56
Noncore funding .....	-57.90	-21.64	7	-26.31	-6.57	23	-60.16	-12.18	3	166.29	6.59	99	-25.70	6.76	13
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	0.03	45
Long-term debt / Equity capital .....	3.90	10.65	31	5.16	13.73	35	4.84	13.56	33	7.29	13.04	53	3.24	3.76	62
Equity investment in subsidiaries / Equity capital .....	103.96	103.15	59	102.34	103.27	48	103.45	102.81	58	102.07	103.22	46	105.12	104.10	58
Cash from ops + noncash items + op expense / Op expense + dividends .....	78.06	155.61	20	281.17	142.45	89	252.71	147.24	88	325.27	190.27	85	163.21	123.74	75

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	269,252	284,108	374,456	415,896	298,084	-5.23	58.93
Income from lease financing receivables.....	422	340	422	438	0	24.12	
Fully taxable income on loans and leases.....	267,848	282,511	372,312	413,840	296,081	-5.19	59.83
Tax-exempt income on loans and leases.....	1,826	1,937	2,566	2,494	2,003	-5.73	-0.81
Estimated tax benefit on income on loans and leases.....	653	709	916	944	704	-7.91	-41.14
Income on loans and leases (tax equivalent).....	270,327	285,157	375,794	417,278	298,788	-5.20	58.52
Investment interest income (tax equivalent).....	21,624	23,047	30,340	32,649	26,771	-6.17	38.20
Interest on balances due from depository institutions.....	1,654	546	847	2,207	2,676	202.93	115.65
Interest income on other earning assets.....	116	601	744	1,198	0	-80.70	
Total interest income (tax equivalent).....	293,721	309,351	407,725	453,332	328,235	-5.05	57.12
Interest on time deposits of \$250K or more .....	913	2,950	3,605	3,792	1,236	-69.05	
Interest on time deposits < \$250K.....	2,909	11,029	13,146	13,892	5,711	-73.62	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	2,538	9,372	10,583	23,501	13,049	-72.92	-44.69
Interest on other borrowings and trading liabilities.....	1,831	2,730	3,363	6,827	3,832	-32.93	-60.55
Interest on subordinated debt and mandatory convertible securities .....	2,023	2,786	3,497	5,459	1,663	-27.39	60.43
Total interest expense.....	10,214	28,867	34,194	53,471	25,491	-64.62	-28.28
Net interest income (tax equivalent).....	283,507	280,484	373,531	399,861	302,744	1.08	64.16
Non-interest income.....	72,501	79,601	105,105	109,448	87,145	-8.92	17.87
Adjusted operating income (tax equivalent) .....	356,008	360,085	478,636	509,309	389,889	-1.13	52.00
Overhead expense.....	215,633	199,267	273,060	284,342	227,239	8.21	49.98
Provision for credit losses.....	-17,384	52,500	52,500	6,000	4,775		
Securities gains (losses) .....	0	160	160	-1,462	0	-100.00	-100.00
Other tax equivalent adjustments .....	0	1	0	1	-1	-100.00	
Pretax net operating income (tax equivalent).....	158,455	108,372	153,764	219,072	156,650	46.21	79.33
Applicable income taxes .....	38,507	21,126	31,669	52,933	34,304	82.27	38.87
Tax equivalent adjustments .....	658	720	928	964	724	-8.61	-43.42
Applicable income taxes (tax equivalent).....	39,165	21,846	32,597	53,897	35,028	79.28	35.56
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	119,290	86,526	121,167	165,175	121,622	37.87	100.59
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	119,290	86,526	121,167	165,175	121,622	37.87	100.59
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	119,290	86,526	121,167	165,175	121,622	37.87	100.59
Investment securities income (tax equivalent).....	21,624	23,047	30,340	32,649	26,771	-6.17	38.20
US Treasury and agency securities (excluding mortgage-backed securities) .....	4,033	2,396	3,154	3,378	2,973	68.32	109.29
Mortgage-backed securities .....	17,082	20,122	26,128	28,217	22,845	-15.11	30.08
All other securities .....	509	529	1,058	1,054	953	-3.76	-13.38
Cash dividends declared.....	47,572	45,715	60,878	57,729	42,051	4.06	107.85
Common .....	47,572	45,715	60,878	57,729	42,051	4.06	107.85
Preferred .....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct										
<b>Percent of Average Assets</b>																
Interest income (tax equivalent) .....	2.83	2.90	44	3.33	3.35	50	3.24	3.27	49	4.17	4	66	3.95	4.08	40	
Less: Interest expense .....	0.10	0.24	17	0.31	0.54	21	0.27	0.48	19	0.49	0.98	14	0.31	0.75	7	
Equals: Net interest income (tax equivalent) .....	2.73	2.65	52	3.02	2.80	64	2.97	2.77	62	3.68	3.01	80	3.64	3.33	71	
Plus: Non-interest income .....	0.70	1.09	34	0.86	1.21	37	0.84	1.21	35	1.01	1.32	46	1.05	0.90	65	
Equals: adjusted operating income (tax equivalent) .....	3.42	3.80	28	3.88	4.06	41	3.80	4.04	41	4.69	4.41	68	4.69	4.27	70	
Less: Overhead expense .....	2.07	2.21	46	2.14	2.59	29	2.17	2.57	32	2.62	2.69	51	2.73	2.58	61	
Less: Provision for credit losses .....	-0.17	-0.12	37	0.57	0.66	41	0.42	0.51	37	0.06	0.15	25	0.06	0.12	34	
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	50	0	0	97	0	0	97	0	0	49	0	0	49	
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	24	0	0.03	17	0	0.02	17	-0.01	0.01	10	0	0	42	
Plus: other tax equivalent adjustments .....	0	0	49	0	0	81	0	0	48	0	0	81	0	0	14	
Equals: Pretax net operating income (tax equivalent) .....	1.52	1.76	33	1.17	0.91	64	1.22	1.04	62	2.02	1.56	86	1.88	1.55	78	
Less: Applicable income taxes (tax equivalent) .....	0.38	0.41	41	0.24	0.21	54	0.26	0.23	58	0.50	0.36	87	0.42	0.32	75	
Less: Minority interest .....	0	0	41	0	0	43	0	0	42	0	0	36	0	0	46	
Equals: Net operating income .....	1.15	1.34	34	0.93	0.70	65	0.96	0.81	62	1.52	1.19	84	1.46	1.22	76	
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49	
Equals: Net income .....	1.15	1.34	34	0.93	0.71	64	0.96	0.82	62	1.52	1.19	84	1.46	1.22	76	
Memo: Net income (last four quarters) .....	1.12	1.30	36	1.10	0.81	74	0.96	0.82	62	1.52	1.19	84	1.46	1.22	76	
Net income—BHC and noncontrolling (minority) interest .....	1.15	1.35	33	0.93	0.72	64	0.96	0.83	62	1.52	1.20	84	1.46	1.22	76	
<b>Margin Analysis</b>																
Average earning assets / Average assets .....	90.50	93.09	18	89.85	92.11	22	89.94	92.32	19	90.33	91.05	38	92.22	93.23	36	
Average interest-bearing funds / Average assets .....	54.36	61.98	19	56.76	64.67	19	56.24	64.06	18	56.59	65.57	15	59.21	70.70	10	
Interest income (tax equivalent) / Average earning assets .....	3.12	3.12	46	3.71	3.64	52	3.60	3.55	51	4.62	4.41	66	4.28	4.38	42	
Interest expense / Average earning assets .....	0.11	0.26	17	0.35	0.58	21	0.30	0.52	20	0.54	1.08	13	0.33	0.81	7	
Net interest income (tax equivalent) / Average earning assets .....	3.01	2.85	59	3.36	3.05	69	3.30	3.01	65	4.07	3.33	80	3.95	3.58	72	
<b>Yield or Cost</b>																
Total loans and leases (tax equivalent) .....	3.95	4.07	44	4.12	4.35	41	4.05	4.27	41	4.91	5.09	45	4.60	4.85	32	
Interest-bearing bank balances .....	0.13	0.13	60	0.12	0.36	3	0.12	0.27	6	2.28	2.04	66	2.05	1.88	65	
Federal funds sold and reverse repos .....		0.25			0.75			0.68			2.44			1.50		
Trading assets .....	0	0.45	26	0	0.65	23	0	0.60	23	0	0.99	21	0	0.70	34	
Total earning assets .....	3.11	3.09	48	3.70	3.61	54	3.59	3.51	51	4.61	4.36	68	4.27	4.33	45	
Investment securities (tax equivalent) .....	1.88	1.77	58	2.64	2.36	73	2.64	2.25	81	2.78	2.76	53	2.64	2.69	45	
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.03	1.23	36	12.06	1.85	98	11.90	1.75	98	7.70	2.32	97	5.60	2.20	93	
Mortgage-backed securities .....	1.82	1.55	77	2.44	2.17	77	2.38	2.05	81	2.58	2.61	50	2.40	2.44	46	
All other securities .....	17.37	2.85	98	15.21	3.28	98	23.26	3.24	98	19.32	4.06	95	13.85	3.74	96	
Interest-bearing deposits .....	0.11	0.22	24	0.46	0.60	39	0.40	0.53	39	0.67	1.10	19	0.43	0.85	11	
Time deposits of \$250K or more .....	0.73	0.70	55	1.69	1.53	64	1.59	1.42	64	1.94	1.96	43	1.33	1.57	27	
Time deposits < \$250K .....	0.56	0.67	42	1.51	1.47	52	1.42	1.36	54	1.45	1.82	27	1	1.42	13	
Other domestic deposits .....	0.05	0.16	16	0.23	0.41	17	0.19	0.36	17	0.51	0.93	17	0.33	0.64	16	
Foreign deposits .....		0.12			0.48			0.42			1.19			1.85		
Federal funds purchased and repos .....		0.18			0.71			0.62			1.86			0.19	1.03	18
Other borrowed funds and trading liabilities .....	1.10	1.29	45	0.58	1.54	11	0.61	1.50	12	1.70	2.38	16	0.84	2.10	2	
All interest-bearing funds .....	0.18	0.38	17	0.55	0.82	24	0.48	0.74	24	0.87	1.49	15	0.52	1.06	9	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018				
<b>Non-interest Income and Expenses</b>												
Total non-interest income .....	72,501		79,601		105,105		109,448		87,145			
Fiduciary activities income .....	23,576		20,113		27,157		25,940		23,441			
Service charges on deposit accounts - domestic .....	12,544		11,721		15,799		20,714		18,940			
Trading revenue.....	1,053		11,328		12,755		6,597		2,967			
Investment banking fees and commissions.....	2,162		1,406		2,005		1,985		2,265			
Insurance activities revenue.....	613		176		270		794		449			
Venture capital revenue.....	2,130		-435		-365		685		20			
Net servicing fees .....	782		-1,035		-1,043		1,588		359			
Net securitization income .....	0		0		0		0		0			
Net gains (losses) on sales of loans, OREO, other assets.....	10,530		14,466		19,876		11,382		5,011			
Other non-interest income.....	19,111		21,861		28,651		39,763		33,693			
Total overhead expenses .....	215,633		199,267		273,060		284,342		227,239			
Personnel expense.....	125,665		113,613		153,336		149,726		124,751			
Net occupancy expense.....	26,387		26,349		39,377		32,177		26,139			
Goodwill impairment losses .....	0		0		0		0		0			
Amortization expenses and impairment loss (other intangible assets).....	4,037		4,705		6,135		6,379		2,389			
Other operating expenses.....	59,544		54,600		74,212		96,060		73,960			
Fee income on mutual funds and annuities.....	2,775		1,582		2,275		2,779		2,714			
<b>Memoranda</b>												
Assets under management in proprietary mutual funds and annuities .....	405,936		339,136		339,136		342,185		268,031			
Number of equivalent employees .....	1,335		1,375		1,375		1,348		1,188			
Average personnel expense per employee.....	94.13		82.63		111.52		111.07		105.01			
Average assets per employee.....	10,382.96		9,009.73		9,152.95		8,059		6,999.06			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>												
Mutual fund fee income / Non-interest income .....	3.83	2.14	75	1.99	2.09	54	2.16	2.02	58	2.54	2.72	54
Overhead expenses / Net Interest Income + non-interest income .....	60.68	58.85	55	55.45	62.06	26	57.16	62.28	33	55.93	61.29	29
<b>Percent of Average Assets</b>												
Total overhead expense .....	2.07	2.21	46	2.14	2.59	29	2.17	2.57	32	2.62	2.69	51
Personnel expense.....	1.21	1.23	48	1.22	1.30	44	1.22	1.30	44	1.38	1.41	46
Net occupancy expense.....	0.25	0.24	63	0.28	0.26	63	0.31	0.26	70	0.30	0.28	60
Other operating expenses.....	0.61	0.72	42	0.64	0.95	25	0.64	0.94	24	0.94	0.97	60
Overhead less non-interest income .....	1.38	1.08	73	1.29	1.27	49	1.33	1.25	53	1.61	1.32	69
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>												
Total overhead expense .....	60.57	58.34	59	55.34	61.60	26	57.05	61.82	34	55.83	60.64	32
Personnel expense.....	35.30	32.89	63	31.55	32.31	41	32.04	32.36	43	29.40	32.39	32
Net occupancy expense.....	7.41	6.26	71	7.32	6.55	61	8.23	6.58	75	6.32	6.52	45
Other operating expenses.....	17.86	18.68	49	16.47	22.16	25	16.79	22.28	24	20.11	21.20	52
Total non-interest income .....	20.36	28.20	34	22.11	28.52	39	21.96	28.83	39	21.49	29.23	39
Fiduciary activities income .....	6.62	2.27	87	5.59	2.06	85	5.67	2.09	85	5.09	1.97	84
Service charges on domestic deposit accounts .....	3.52	3.25	52	3.26	3.23	51	3.30	3.27	51	4.07	3.88	51
Trading revenue.....	0.30	0.68	64	3.15	1.37	82	2.66	1.28	81	1.30	1.18	72
Investment banking fees and commissions.....	0.61	2.46	31	0.39	2.59	26	0.42	2.46	29	0.39	3.54	23
Insurance activities revenue.....	0.17	0.38	64	0.05	0.41	45	0.06	0.41	47	0.16	0.47	60
Venture capital revenue.....	0.60	0.03	93	-0.12	0	3	-0.08	0.01	3	0.13	0.02	90
Net servicing fees .....	0.22	0.56	51	-0.29	-0.04	18	-0.22	0.01	19	0.31	0.28	67
Net securitization income .....	0	0.01	43	0	0	46	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....	2.96	3.64	53	4.02	3.74	64	4.15	3.92	64	2.23	1.86	64
Other non-interest income.....	5.37	9.39	26	6.07	9.49	33	5.99	9.65	34	7.81	10.04	46
Overhead less non-interest income .....	40.20	29.67	80	33.23	31.97	51	35.09	31.93	55	34.34	31.06	50
Applicable income taxes / Pretax net operating income (tax equivalent).....	24.30	21.49	81	19.49	18.64	50	20.60	18.63	60	24.16	20.56	80
Applicable income tax + TE / Pretax net operating income + TE .....	24.72	23.11	70	20.16	22.16	30	21.20	21.18	42	24.60	23.23	69

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change	
		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans .....	7,046,535	7,259,470	7,191,797	7,333,077	5,699,479	-2.93	47.07	
Commercial and industrial loans .....	1,610,952	1,987,857	2,038,268	1,416,530	1,091,525	-18.96	91.11	
Loans to individuals .....	21,757	21,694	20,969	25,639	14,051	0.29	91.10	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0			
Agricultural loans .....	12,104	14,678	14,395	12,125	14,920	-17.54	264.36	
Other loans and leases .....	150,218	176,207	185,541	119,575	92,650	-14.75	35.83	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	8,841,566	9,459,906	9,450,970	8,906,946	6,912,625	-6.54	53.51	
Less: Allowance for loan and lease losses .....	92,246	115,625	113,392	67,740	64,293	-20.22	58.48	
Net loans and leases .....	8,749,320	9,344,281	9,337,578	8,839,206	6,848,332	-6.37	53.46	
Debt securities that reprice or mature in over 1 year .....	2,271,103	1,069,757	1,131,529	1,147,932	1,050,077	112.30	187.48	
Mutual funds and equity securities .....	22,794	21,120	22,107	21,261	19,477	7.93	17.14	
Subtotal .....	11,043,217	10,435,158	10,491,214	10,008,399	7,917,886	5.83	69.62	
Interest-bearing bank balances .....	1,869,683	1,142,934	1,127,176	36,288	122,953	63.59	603.90	
Federal funds sold and reverse repos .....	0	0	0	0	0			
Debt securities that reprice or mature within 1 year .....	21,356	13,294	5,843	19,298	4,165	60.64	156.74	
Trading assets .....	85,587	151,914	134,425	55,744	18,663	-43.66	100.38	
Total earning assets .....	13,019,843	11,743,300	11,758,658	10,119,729	8,063,667	10.87	90.70	
Non-interest-bearing cash and due from depository institutions .....	138,277	125,585	169,550	114,737	127,550	10.11	50.00	
Premises, fixed assets, and leases .....	163,622	169,063	164,552	170,187	88,702	-3.22	116.73	
Other real estate owned .....	0	0	0	0	0		-100.00	
Investment in unconsolidated subsidiaries .....	1,889	2,682	2,681	2,686	3,094	-29.57	-38.47	
Intangible and other assets .....	1,210,455	1,141,186	1,110,033	995,643	570,850	6.07	141.08	
Total assets .....	14,534,086	13,181,816	13,205,474	11,402,982	8,853,863	10.26	93.74	
Quarterly average assets .....	14,285,936	13,000,194	13,176,077	11,447,061	8,598,949	9.89	91.87	
Average loans and leases (YTD) .....	9,128,846	9,237,610	9,289,407	8,493,641	6,494,287	-1.18	62.41	
<b>Memoranda</b>								
Loans held-for-sale .....	33,553	54,713	58,104	33,307	6,431	-38.67	151.63	
Loans not held-for-sale .....	8,808,013	9,405,193	9,392,866	8,873,639	6,906,194	-6.35	53.29	
Real estate loans secured by 1–4 family .....	2,705,503	2,893,566	2,824,783	3,133,020	2,367,957	-6.50	37.68	
Commercial real estate loans .....	4,337,252	4,361,655	4,362,843	4,196,000	3,328,070	-0.56	53.84	
Construction and land development .....	556,941	643,867	620,129	582,476	484,588	-13.50	28.83	
Multifamily .....	643,502	589,968	605,165	562,914	499,642	9.07	41.52	
Nonfarm nonresidential .....	3,136,809	3,127,820	3,137,549	3,050,610	2,343,840	0.29	62.33	
Real estate loans secured by farmland .....	3,780	4,249	4,171	4,057	3,452	-11.04	-43.96	
Total investment securities .....	2,315,253	1,104,171	1,159,479	1,188,491	1,073,719	109.68	183.12	
U.S. Treasury securities .....	773,009	4,021	4,017	4,032	1,004	19124.30	76587.40	
US agency securities (excluding mortgage-backed securities) .....	250,767	24,273	24,116	45,989	32,038	933.11	156.21	
Municipal securities .....	288	1,145	807	1,396	1,735	-74.85	-93.39	
Mortgage-backed securities .....	1,265,316	1,050,536	1,105,304	1,112,614	1,015,829	20.44	83.48	
Asset-backed securities .....	1,087	1,107	1,140	1,206	1,429	-1.81	-34.56	
Other debt securities .....	1,992	1,969	1,988	1,993	2,207	1.17	-47.54	
Mutual funds and equity securities .....	22,794	21,120	22,107	21,261	19,477	7.93	17.14	
Available-for-sale securities .....	1,427,210	423,478	412,860	426,424	442,752	237.02	268.78	
U.S. Treasury securities .....	770,002	0	0	0	0			
US agency securities (excluding mortgage-backed securities) .....	217,345	24,273	24,116	33,115	32,038	795.42	233.42	
Municipal securities .....	288	1,145	807	1,396	1,735	-74.85	-93.39	
Mortgage-backed securities .....	437,996	396,484	386,309	390,214	406,843	10.47	48.95	
Asset-backed securities .....	1,087	1,107	1,140	1,206	1,429	-1.81	-34.56	
Other debt securities .....	492	469	488	493	707	4.90	-78.58	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation) .....	10,058	30,894	27,664	12,458	-7,851	-67.44	-9.15	
Available-for-sale securities appreciation (depreciation) .....	1,818	19,318	17,406	5,719	-7,798	-90.59	-82.67	
Structured notes, fair value .....	0	0	0	0	0			
Pledged securities .....	678,353	417,107	419,604	375,530	361,124	62.63	50.18	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	4,641,586	3,763,798	3,808,963	2,691,121	2,475,808	23.32	127.75
NOW, ATS and transaction accounts .....	2,436,173	2,232,767	2,295,969	1,848,055	1,394,926	9.11	79.99
Time deposits less brokered deposits < \$250K .....	640,518	794,616	748,405	912,860	603,774	-19.39	
MMDA and other savings accounts .....	4,397,553	3,801,354	3,938,758	3,214,193	2,847,475	15.68	94.73
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	12,115,830	10,592,535	10,792,095	8,666,229	7,321,983	14.38	101.56
Time deposits of \$250K or more .....	145,085	221,930	202,247	244,710	104,936	-34.63	
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	0	0	0	0	0		-100.00
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	25,000	145,058	35,042	104,912	147,046	-82.77	-50.00
Other borrowings w/remaining maturity over 1 year .....	19,425	38,154	33,472	85,741	760	-49.09	2251.69
Brokered deposits < \$250K .....	0	44,993	0	244,245	2,472	-100.00	
Noncore funding .....	189,510	450,135	270,761	679,608	255,214	-57.90	-57.98
Trading liabilities .....	82,078	149,261	131,567	53,517	17,132	-45.01	96.14
Subordinated notes and debentures + trust preferred securities .....	112,620	112,522	112,547	112,449	110,901	0.09	4.49
Other liabilities .....	278,094	187,639	195,819	183,036	75,143	48.21	285.68
Total liabilities .....	12,778,132	11,492,092	11,502,789	9,694,839	7,780,373	11.19	91.18
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	329	328	328	342	279	0.30	26.05
Common surplus .....	949,316	944,218	945,638	1,035,450	527,648	0.54	131.69
Retained earnings .....	787,742	696,546	716,024	654,182	546,736	13.09	94.62
Accumulated other comprehensive income .....	18,567	48,632	40,695	18,169	-1,173	-61.82	430.49
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	1,755,954	1,689,724	1,702,685	1,708,143	1,073,490	3.92	114.60
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	1,755,954	1,689,724	1,702,685	1,708,143	1,073,490	3.92	114.60
Total liabilities and capital .....	14,534,086	13,181,816	13,205,474	11,402,982	8,853,863	10.26	93.74
<b>Memoranda</b>							
Non-interest-bearing deposits .....	4,717,264	3,860,702	3,909,607	2,833,311	2,540,160	22.19	131.47
Interest-bearing deposits .....	7,543,651	6,998,756	7,084,735	6,321,873	4,889,231	7.79	78.24
Total deposits .....	12,260,915	10,859,458	10,994,342	9,155,184	7,429,391	12.91	95.54
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,702,685	1,708,143	1,708,143	1,073,490	943,809		
Accounting restatements .....	0	1,553	1,553	0	0		
Net income .....	119,290	86,526	121,167	165,175	121,622		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	3,679	-91,246	-89,826	8,172	5,750		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	499,693	42,474		
Less: Dividends declared .....	47,572	45,715	60,878	57,729	42,051		
Change in other comprehensive income .....	-22,128	30,463	22,526	19,342	1,886		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	1,755,954	1,689,724	1,702,685	1,708,143	1,073,490		

## Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Real estate loans .....	48.48	36.06	79	55.07	36.66	84	54.46	36.22	86	64.31	37.78	93	64.37	53.63	74
Commercial and industrial loans .....	11.08	11.11	57	15.08	14.40	52	15.44	13.52	61	12.42	12.02	56	12.33	11.42	60
Loans to individuals .....	0.15	3.60	12	0.16	3.57	12	0.16	3.40	13	0.22	4.20	13	0.16	2.65	14
Loans to depository institutions and acceptances of other banks .....	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29	0	0	44
Agricultural loans.....	0.08	0.21	60	0.11	0.20	64	0.11	0.19	65	0.11	0.24	66	0.17	0.47	60
Other loans and leases.....	1.03	4.26	20	1.34	4.66	22	1.41	4.63	24	1.05	5.01	14	1.05	2.64	40
Net loans and leases.....	60.20	58.81	54	70.89	63	69	70.71	61.58	75	77.52	63.77	85	77.35	73.30	65
Debt securities over 1 year.....	15.63	18.32	43	8.12	14.80	16	8.57	15.55	18	10.07	14.60	21	11.86	13.20	47
Mutual funds and equity securities .....	0.16	0.05	84	0.16	0.06	82	0.17	0.05	82	0.19	0.06	87	0.22	0.05	88
Subtotal .....	75.98	78.17	33	79.16	79.07	35	79.45	78.16	40	87.77	79.65	78	89.43	87.24	61
Interest-bearing bank balances .....	12.86	9.37	72	8.67	6.40	72	8.54	7.51	59	0.32	3.06	9	1.39	2.30	45
Federal funds sold and reverse repos .....	0	0.53	27	0	0.80	27	0	0.82	26	0	1.57	25	0	0.01	38
Debt securities 1 year or less .....	0.15	1.51	14	0.10	1.85	9	0.04	1.68	6	0.17	1.91	11	0.05	2.14	7
Trading assets .....	0.59	0.58	75	1.15	1.04	77	1.02	1.01	75	0.49	1.19	69	0.21	0.02	92
Total earning assets.....	89.58	91.57	27	89.09	90.87	25	89.04	91.05	22	88.75	89.53	36	91.08	92.24	34
Non-interest cash and due from depository institutions.....	0.95	0.99	44	0.95	1.03	42	1.28	1.07	66	1.01	1.14	38	1.44	1.25	60
Other real estate owned.....	0	0.01	6	0	0.03	3	0	0.02	4	0	0.03	4	0	0.04	9
All other assets.....	9.47	7.39	75	9.96	8.03	77	9.67	7.82	74	10.25	9.27	65	7.48	6.39	64
<b>Memoranda</b>															
Short-term investments .....	13.01	12.31	60	8.77	10.21	51	8.58	11.17	45	0.49	7.63	2	1.44	4.70	20
U.S. Treasury securities.....	5.32	1.18	90	0.03	0.91	39	0.03	0.84	41	0.04	1.03	36	0.01	0.37	58
US agency securities (excluding mortgage-backed securities) .....	1.73	0.75	81	0.18	0.59	43	0.18	0.63	43	0.40	0.54	55	0.36	1.67	36
Municipal securities .....	0	1.70	16	0.01	1.60	21	0.01	1.69	20	0.01	1.34	22	0.02	2.66	13
Mortgage-backed securities .....	8.71	13.46	29	7.97	11.20	35	8.37	11.75	36	9.76	11.44	37	11.47	8.73	68
Asset-backed securities .....	0.01	0.47	53	0.01	0.31	53	0.01	0.32	53	0.01	0.28	54	0.02	0.26	70
Other debt securities .....	0.01	0.51	30	0.01	0.40	32	0.02	0.42	33	0.02	0.39	35	0.02	0.52	39
Loans held-for-sale.....	0.23	0.50	53	0.42	0.52	54	0.44	0.52	58	0.29	0.39	56	0.07	0.29	50
Loans held for investment .....	60.60	58.34	55	71.35	63.22	73	71.13	61.72	77	77.82	63.50	88	78	73.24	68
Real estate loans secured by 1–4 family .....	18.61	11.57	80	21.95	12.28	89	21.39	11.91	89	27.48	13.29	91	26.74	16.83	80
Revolving .....	4.37	1.44	96	5.17	1.72	96	5.04	1.66	96	6.25	2.07	96	7.65	2.43	94
Closed-end, secured by first liens .....	13.97	9.73	73	16.40	10.10	80	16	9.81	82	20.70	10.69	87	18.51	13.60	73
Closed-end, secured by junior liens .....	0.28	0.19	75	0.38	0.24	78	0.35	0.22	79	0.52	0.28	83	0.58	0.41	70
Commercial real estate loans .....	29.84	22.35	69	33.09	22.30	77	33.04	22.22	79	36.80	22.23	85	37.59	33.39	67
Construction and land development .....	3.83	3.40	60	4.88	3.47	70	4.70	3.40	68	5.11	3.44	73	5.47	4.78	60
Multifamily .....	4.43	3.32	73	4.48	3.10	74	4.58	3.12	75	4.94	3.01	80	5.64	5.12	69
Nonfarm nonresidential .....	21.58	14.65	75	23.73	14.72	81	23.76	14.72	82	26.75	14.69	86	26.47	21.85	72
Real estate loans secured by farmland .....	0.03	0.35	37	0.03	0.33	38	0.03	0.33	37	0.04	0.36	39	0.04	0.88	30

## Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	79.70	60.51	83	76.74	56.15	88	76.10	57.15	86	82.33	57.46	91	82.45	72.88	70
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	30.60	20	81	30.59	19.51	84	29.89	19.43	83	35.18	20.75	88	34.26	23.13	78
Real estate loans secured by 1–4 family.....	7.18	2.47	94	7.21	2.66	95	7.04	2.64	94	8	3.15	94	9.80	3.34	93
Revolving .....	23.42	17.35	72	23.38	16.64	77	22.85	16.59	76	27.17	17.39	83	24.46	19.33	69
Closed-end.....	49.06	37.13	69	46.11	33.63	74	46.16	34.63	68	47.11	33.52	71	48.14	45.57	60
Construction and land development.....	6.30	5.69	58	6.81	5.18	66	6.56	5.26	63	6.54	5.09	65	7.01	6.53	60
1–4 family.....	2.17	1.19	77	1.60	0.94	75	1.74	0.93	76	1.57	0.94	72	2.63	1.52	77
Other.....	4.13	4.46	48	5.20	4.09	64	4.82	4.19	60	4.97	4.02	64	4.38	4.90	47
Multifamily.....	7.28	5.41	72	6.24	4.78	70	6.40	4.96	68	6.32	4.69	70	7.23	6.76	66
Nonfarm nonresidential .....	35.48	24.45	75	33.06	22.19	80	33.20	22.93	75	34.25	22.15	76	33.91	30.16	63
Owner-occupied.....	8.96	8.31	56	8.07	7.46	56	8.15	7.68	55	8.59	7.72	58	8.85	10.31	40
Other.....	26.51	15.83	87	24.99	14.52	87	25.04	14.95	86	25.66	14.34	88	25.05	19.35	75
Real estate loans secured by farmland.....	0.04	0.61	38	0.04	0.52	36	0.04	0.54	37	0.05	0.55	38	0.05	1.27	30
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.06	30	0	0.06	31	0	0.11	29	0	0	44
Commercial and industrial loans .....	18.22	19.45	54	21.01	22.98	45	21.57	22.17	51	15.90	19.53	41	15.79	16.21	54
Loans to individuals .....	0.25	6.58	12	0.23	6.23	10	0.22	6.13	10	0.29	7.13	11	0.20	3.89	14
Credit card loans .....	0	0.51	22	0	0.63	22	0	0.65	22	0	0.81	21	0	0.04	32
Agricultural loans.....	0.14	0.38	60	0.16	0.31	63	0.15	0.32	64	0.14	0.37	61	0.22	0.69	60
Other loans and leases.....	1.70	8.42	19	1.86	9.11	21	1.96	9.09	21	1.34	9.85	12	1.34	3.74	39
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	509.91	383.43	78	556.36	387.92	80	542.95	381.27	80	563.78	391.26	80	595.89	505.61	69
Real estate loans secured by 1–4 family.....	195.78	124.74	81	221.76	130.23	85	213.26	125.03	87	240.87	138.18	83	247.57	161.34	80
Revolving .....	45.95	15.53	95	52.24	18.32	93	50.24	17.42	93	54.79	21.26	93	70.81	23.52	94
Closed-end.....	149.82	107.54	77	169.52	110.40	78	163.02	106.14	78	186.08	115.20	82	176.77	134.73	74
Commercial real estate loans .....	313.86	238.58	69	334.28	237.16	73	329.38	234.65	74	322.59	229.44	70	347.95	316.03	62
Construction and land development.....	40.30	36.07	59	49.35	36.48	68	46.82	35.62	66	44.78	34.95	65	50.66	44.92	62
1–4 family.....	13.86	7.44	78	11.62	6.64	73	12.45	6.34	78	10.75	6.61	69	18.98	10.21	81
Other.....	26.44	28.34	48	37.72	28.60	66	34.37	28.16	64	34.03	27.32	62	31.68	33.75	52
Multifamily.....	46.57	35.29	74	45.21	32.93	76	45.69	32.74	75	43.28	31.04	76	52.24	48.38	68
Nonfarm nonresidential .....	226.99	156.30	76	239.72	156.60	78	236.87	155.06	77	234.54	152.10	75	245.05	208.15	65
Owner-occupied.....	57.35	52.63	57	58.50	52.43	58	58.19	52.37	59	58.83	53.07	58	63.99	70.68	45
Other.....	169.64	100.99	86	181.21	101.87	87	178.69	100.54	89	175.70	97.41	83	181.06	134.17	76
Real estate loans secured by farmland.....	0.27	3.67	37	0.33	3.43	39	0.31	3.44	37	0.31	3.60	37	0.36	8.13	30
Loans to depository institutions and acceptances of other banks.....	0	0.20	32	0	0.31	30	0	0.28	31	0	0.44	29	0	0.01	44
Commercial and industrial loans .....	116.57	116.17	57	152.35	150.16	50	153.88	139.91	57	108.90	122.02	48	114.12	107.07	57
Loans to individuals .....	1.57	36.56	12	1.66	36.83	13	1.58	37.47	14	1.97	43.51	12	1.47	24.45	14
Credit card loans .....	0	2.58	22	0	3.28	22	0	3.30	22	0	4.34	21	0	0.24	32
Agricultural loans.....	0.88	2.03	60	1.12	1.99	65	1.09	1.88	66	0.93	2.18	63	1.56	4.49	58
Other loans and leases.....	10.87	47.63	21	13.50	49.92	22	14.01	49.54	23	9.19	52.44	13	9.69	25.58	40
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	40.18	29.25	75	38.04	26.62	80	38.05	27.32	77	38.53	26.45	80	39.32	35.09	69
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	257.08	187.63	73	275.77	186.45	81	271.51	183.76	80	263.82	178.57	75	284.17	243.62	69
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	314.43	244.92	65	334.28	243.47	73	329.70	240.85	73	322.65	236.10	68	348.16	318.90	61

## Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Short-term investments .....	13.01	12.31	60	8.77	10.21	51	8.58	11.17	45	0.49	7.63	2	1.44	4.70	20
Liquid assets .....	30.15	29.12	52	18.96	24.65	38	19.42	26.22	34	12.01	22.44	19	14.89	15.56	48
Investment securities .....	15.93	20.37	39	8.38	17.19	12	8.78	17.85	14	10.42	16.99	19	12.13	16.02	34
Net loans and leases .....	60.20	58.81	54	70.89	63	69	70.71	61.58	75	77.52	63.77	85	77.35	73.30	65
Net loans, leases and standby letters of credit .....	60.34	59.61	52	71.05	63.89	67	70.87	62.48	74	77.71	64.84	84	77.54	73.71	65
Core deposits .....	83.36	75.52	84	80.36	69.20	87	81.72	70.67	88	76	63.09	80	82.70	69.97	92
Noncore funding .....	1.30	10.15	3	3.41	15.53	6	2.05	14.13	3	5.96	19.36	11	2.88	16.58	7
Time deposits of \$250K or more .....	1	1.67	34	1.68	2.35	44	1.53	2.11	41	2.15	2.94	42	1.19	4.28	7
Foreign deposits .....	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0	49
Federal funds purchased and repos .....	0	1.19	11	0	1.44	10	0	1.47	10	0	1.94	9	0	0.96	17
Secured federal funds purchased .....	0	0	49	0	0	48	0	0	48	0	0	49	0	0	48
Net federal funds purchased (sold) .....	0	0.54	30	0	0.59	26	0	0.54	30	0	0.48	28	0	0.97	21
Commercial paper .....	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0	49
Other borrowings w/remaining maturity of 1 year or less .....	0.17	0.88	46	1.10	1.75	54	0.27	1.24	40	0.92	3.01	30	1.66	3.63	46
Earning assets that reprice within 1 year .....	42.60	38.80	58	45.58	38.76	67	45.26	39.38	63	37.15	39.29	41	39.12	32.35	69
Interest-bearing liabilities that reprice within 1 year .....	4.52	6.64	42	6.73	8.86	47	5.94	8.20	44	9.67	10.19	57	5.77	18.20	12
Long-term debt that reprices within 1 year .....	0	0.27	31	0	0.52	27	0	0.47	27	0	0.96	25	0	0.16	39
Net assets that reprice within 1 year .....	38.09	30.83	65	38.84	27.76	75	39.32	29.11	73	27.48	26.63	48	33.35	12.98	85
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-15.41	-3.31	15	-6.77	6.19	15	-8.22	3.20	16	6.23	14.45	26	1.62	13.54	18
Net short-term noncore funding dependence .....	-15.83	-9.17	24	-7.45	-2.71	25	-8.83	-4.76	30	4.69	3.38	46	1.16	8.57	21
Short-term investment / Short-term noncore funding .....	1,326.71	304.29	95	304.87	149.65	84	548.80	184.19	93	10.60	77.77	11	57.97	62.28	72
Liquid assets - short-term noncore funding / Nonliquid assets .....	41.77	36.72	62	19.85	24.47	52	22.16	28.18	47	8.42	16.97	38	14.58	4.17	79
Net loans and leases / Total deposits .....	71.36	73.05	48	86.05	82.06	60	84.93	79.43	68	96.55	90.31	69	92.18	92.88	43
Net loans and leases / Core deposits .....	72.21	78.83	41	88.22	92.26	46	86.52	88.34	53	102	103.93	53	93.53	106.50	24
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	0.78	0.50	66	2.60	1.73	71	2.28	1.57	69	1.01	0.72	69	-0.88	-0.47	25
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	0.14	1.06	32	1.62	4.54	13	1.44	4.31	13	0.46	1.36	32	-0.87	-1.95	71
Structured notes appreciation (depreciation) / Tier 1 capital .....	0			0			0.02			0			-0.04		
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	37.37	13.65	83	59.73	11.41	95	62.49	11.38	95	62.33	12.67	97	56.95	10.76	92
Available-for-sale securities .....	61.64	84.59	16	38.35	86.72	3	35.61	87.23	3	35.88	85.40	2	41.24	88.32	7
U.S. Treasury securities .....	33.39	6.01	91	0.36	5.26	43	0.35	4.72	45	0.34	6.15	40	0.09	2.08	58
US agency securities (excluding mortgage-backed securities) .....	10.83	4.24	81	2.20	3.94	53	2.08	4.01	52	3.87	3.49	68	2.98	11	38
Municipal securities .....	0.01	8.38	16	0.10	9.87	21	0.07	9.83	19	0.12	7.75	22	0.16	16.63	12
Mortgage-backed securities .....	54.65	66.09	31	95.14	66.61	90	95.33	66.64	89	93.62	67.43	89	94.61	54.50	98
Asset-backed securities .....	0.05	2.45	54	0.10	1.91	53	0.10	1.91	53	0.10	1.66	55	0.13	1.54	69
Other debt securities .....	0.09	3.01	28	0.18	2.93	37	0.17	3.01	38	0.17	2.94	40	0.21	3.75	40
Mutual funds and equity securities .....	0.98	0.29	85	1.91	0.38	91	1.91	0.35	92	1.79	0.40	92	1.81	0.41	87
Debt securities 1 year or less .....	0.92	8.18	12	1.20	11.25	10	0.50	10.55	7	1.62	11.86	12	0.39	13.91	9
Debt securities 1 to 5 years .....	41.38	17.39	87	28.51	17.70	75	36.81	17.03	86	17.89	17.94	58	9.24	23.42	24
Debt securities over 5 years .....	56.71	72.07	22	68.37	68.10	45	60.78	69.86	31	78.70	66.02	59	88.56	58.36	89
Pledged securities .....	29.30	33.37	45	37.78	37.16	51	36.19	35.67	50	31.60	30.57	54	33.63	42.20	39
Structured notes, fair value .....	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.15	39
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	63.55	64.27	61	1,327.27	124.80	99	1,938.32	183.32	98	-56.27	26.69	0	6.38	16.28	47
Investment securities .....	109.68	32.48	94	-7.23	20.30	10	-2.44	23.62	14	10.69	11.75	61	13.60	8.02	72
Core deposits .....	14.38	16.96	49	19.52	26	33	24.53	26.88	48	18.36	11.23	76	10.87	10.40	66
Noncore funding .....	-57.90	-21.64	7	-26.31	-6.57	23	-60.16	-12.18	3	166.29	6.59	99	-25.70	6.76	13

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....			3,301,692	3,337,931	2,639,689
Commit: Secured commercial real estate loans .....	580,880	464,138	454,278	623,502	392,668
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	20,847
Securities underwriting .....			0	0	0
Standby letters of credit .....	20,081	20,902	20,686	21,565	16,708
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	66,965	98,034	75,565	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	102,131	126,569	110,081	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	161,356	219,148	177,605	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	7,740	5,455	8,041	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	101,177	176,683	185,729	76,534	16,852
Written options contracts (interest rate) .....	315,026	429,297	432,588	279,551	141,853
Purchased options contracts (interest rate) .....	220,640	218,500	218,500	200,000	125,000
Interest rate swaps .....	3,738,932	3,941,920	3,885,460	3,679,820	2,228,215
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	308,680	162,414	185,714	182,868	127,604
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>														
Loan commitments (reported semiannually, June/Dec) .....						25	22.01	68	29.27	23.52	73	29.81	17.31	90
Standby letters of credit .....	0.14	0.66	10	0.16	0.72	16	0.16	0.71	13	0.19	0.84	19	0.19	0.35
Commercial and similar letters of credit .....	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.01
Securities lent .....	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.50
Credit derivatives - notional amount (holding company as guarantor) .....	0.46	0.24	75	0.74	0.39	77	0.57	0.35	73	0	0.42	27	0	0.02
Credit derivatives - notional amount (holding company as beneficiary) .....	0.70	0.18	86	0.96	0.33	89	0.83	0.30	88	0	0.52	27	0	0.01
Credit derivative contracts w/ purchased credit protection-investment grade .....	1.11	0.18	89	1.66	0.24	92	1.34	0.25	89	0	0.30	33	0	0.01
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0.05	0.13	75	0.04	0.35	72	0.06	0.30	72	0	0.45	34	0	0.47
Derivative contracts .....	32.23	47.31	69	37.39	51.49	69	37.17	48.62	69	38.75	68.47	65	29.81	6.51
Interest rate contracts .....	30.11	35.15	72	36.16	36.10	74	35.76	34.36	72	37.15	47.31	71	28.37	6.40
Interest rate futures and forward contracts .....	0.70	4.39	60	1.34	8.89	58	1.41	6.21	62	0.67	10.67	54	0.19	0.25
Written options contracts (interest rate) .....	2.17	1.69	77	3.26	2.33	78	3.28	2.18	78	2.45	2.47	78	1.60	0.26
Purchased options contracts (interest rate) .....	1.52	1.29	78	1.66	1.45	75	1.65	1.46	76	1.75	2.65	73	1.41	0.07
Interest rate swaps .....	25.73	20.27	72	29.90	20.71	78	29.42	20.83	76	32.27	28.86	76	25.17	5.18
Foreign exchange contracts .....	2.12	6.12	78	1.23	5.79	72	1.41	6.01	72	1.60	10.12	74	1.44	0
Futures and forward foreign exchange contracts .....	0	3.76	27	0	3.70	26	0	3.47	25	0	5.23	23	0	0
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0
Foreign exchange rate swaps .....	2.12	0.76	89	1.23	0.73	88	1.41	0.77	86	1.60	2.03	86	1.44	0
Equity, commodity, and other derivative contracts .....	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	0
Commodity and other futures and forward contracts .....	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0
Written options contracts (commodity and other) .....	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	0
Purchased options contracts (commodity and other) .....	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	0
Commodity and other swaps .....	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0
<b>Percent of Average Loans and Leases</b>														
Loan commitments (reported semiannually, June/Dec) .....						35.54	42.82	57	39.30	45.53	61	40.65	25.18	92

## Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	4,684,455	4,928,814	4,907,991	4,418,773	2,639,524
Interest rate contracts .....	4,375,775	4,766,400	4,722,277	4,235,905	2,511,920
Foreign exchange contracts.....	308,680	162,414	185,714	182,868	127,604
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	101,177	176,683	185,729	76,534	16,852
Written options .....	315,026	429,297	432,588	279,551	141,853
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	315,026	429,297	432,588	279,551	141,853
Purchased options .....	220,640	218,500	218,500	200,000	125,000
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	220,640	218,500	218,500	200,000	125,000
Swaps .....	4,047,612	4,104,334	4,071,174	3,862,688	2,355,819
Held for trading.....	3,463,892	3,616,334	3,583,174	3,337,688	2,030,819
Interest rate contracts .....	3,155,212	3,453,920	3,397,460	3,154,820	1,903,215
Foreign exchange contracts.....	308,680	162,414	185,714	182,868	127,604
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	1,220,563	1,312,480	1,324,817	1,081,085	608,705
Interest rate contracts .....	1,220,563	1,312,480	1,324,817	1,081,085	608,705
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	4,541,170	4,729,575	4,669,090	4,139,222	2,490,662
One year or less .....	601,226	599,383	655,063	572,782	238,852
Over 1 year to 5 years .....	2,246,462	2,128,055	2,042,455	1,793,261	1,161,319
Over 5 years .....	1,693,482	2,002,137	1,971,572	1,773,179	1,090,491
Gross negative fair value (absolute value) .....	83,086	151,345	133,945	53,923	17,523
Gross positive fair value.....	116,280	210,721	187,482	78,386	26,310
Held for trading.....	82,083	149,302	131,588	53,565	17,158
Non-traded.....	34,197	61,419	55,894	24,821	9,152
Current credit exposure on risk-based capital derivative contracts .....	109,641	203,855	180,657	76,705	26,205
Credit losses on derivative contracts .....	347	0	126	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	93.41	94.10	29	96.70	94.62	35	96.22	94.10	34	95.86	93.44	35	95.17	99.91	5
Foreign exchange contracts .....	6.59	3.22	80	3.30	3.07	72	3.78	3.49	73	4.14	3.20	75	4.83	0	96
Equity, commodity, and other contracts .....	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	0	47
Futures and forwards .....	2.16	12.59	38	3.58	14.59	33	3.78	14.05	35	1.73	13.49	29	0.64	11.75	42
Written options .....	6.72	7.18	61	8.71	8.60	63	8.81	8.18	64	6.33	5.91	62	5.37	11.14	59
Exchange-traded .....	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0	49
Over-the-counter .....	6.72	6.91	63	8.71	8.13	65	8.81	7.73	67	6.33	5.10	66	5.37	10.65	59
Purchased options .....	4.71	3.41	67	4.43	3.51	68	4.45	3.42	70	4.53	4.42	64	4.74	1.29	87
Exchange-traded .....	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0	49
Over-the-counter .....	4.71	3.01	69	4.43	2.98	72	4.45	2.86	73	4.53	3.35	69	4.74	1.22	88
Swaps .....	86.41	71.71	58	83.27	67.37	60	82.95	68.76	57	87.42	69.75	62	89.25	65.42	53
Held for trading .....	73.94	40.70	65	73.37	43.02	63	73.01	43.53	60	75.53	44.16	62	76.94	13.60	85
Interest rate contracts .....	67.35	34.66	67	70.08	36.62	70	69.22	36.62	67	71.40	37.24	70	72.10	12.87	84
Foreign exchange contracts .....	6.59	1.55	87	3.30	1.45	83	3.78	1.60	83	4.14	1.60	83	4.83	0	97
Equity, commodity, and other contracts .....	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	0	49
Non-traded .....	26.06	59.30	34	26.63	56.98	36	26.99	56.47	39	24.47	55.84	37	23.06	86.40	14
Interest rate contracts .....	26.06	56.22	36	26.63	54.32	40	26.99	53.82	41	24.47	52.22	38	23.06	85.51	14
Foreign exchange contracts .....	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0	47
Equity, commodity, and other contracts .....	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0	48
Derivative contracts (excluding futures and forex 14 days or less) .....	96.94	91.91	46	95.96	90.28	53	95.13	91.48	46	93.67	93.86	34	94.36	82.85	47
One year or less .....	12.83	27.90	41	12.16	31.66	39	13.35	32.05	41	12.96	32.17	39	9.05	12.75	61
Over 1 year to 5 years .....	47.96	29.78	80	43.18	27.15	73	41.61	27.06	71	40.58	30.45	65	44	22.66	74
Over 5 years .....	36.15	29.19	55	40.62	28.15	65	40.17	29.56	64	40.13	28.09	66	41.31	36.28	52
Gross negative fair value (absolute value) .....	1.77	1.18	73	3.07	1.65	77	2.73	1.55	75	1.22	0.83	73	0.66	0.66	46
Gross positive fair value .....	2.48	1.59	83	4.28	2.48	83	3.82	2.23	85	1.77	1.19	77	1	1.10	44
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.06	0.05	77	0.13	0.07	85	0.11	0.07	85	0.04	0.06	76	0.02	0.01	86
Gross positive fair value (X) .....	0.09	0.06	77	0.18	0.10	83	0.15	0.09	84	0.06	0.07	75	0.03	0.01	90
Held for trading (X) .....	0.06	0.05	76	0.13	0.07	77	0.11	0.07	76	0.04	0.06	74	0.02	0	96
Non-traded (X) .....	0.03	0.01	83	0.05	0.02	85	0.05	0.02	85	0.02	0.01	79	0.01	0.01	78
Current credit exposure (X) .....	0.09	0.05	81	0.17	0.07	86	0.15	0.06	84	0.06	0.05	78	0.03	0	92
Credit losses on derivative contracts .....	0.03	0	96	0	0	44	0.01	0	92	0	0	45	0	0	49
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	48	0	0	46	0	0	46	0	0	47	0	0	50
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	48	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	1.21	0.59	82	2.24	0.91	86	1.99	0.85	85	0.84	0.73	79	0.38	0.06	94

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	113,392	67,740	67,740	64,293	60,643
Gross losses .....	4,499	5,748	8,446	5,205	2,597
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	853	1,113	1,578	2,652	1,472
Net losses .....	3,646	4,635	6,868	2,553	1,125
Provision for loan and lease losses .....	-17,500	52,500	52,500	6,000	4,775
Adjustments .....	0	20	20	0	0
Ending balance .....	92,246	115,625	113,392	67,740	64,293
Memo: Allocated transfer risk reserve (ATTRR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	-0.17	-0.12	31	0.57	0.66	41	0.42	0.51	37	0.06	0.15	25	0.06	0.12	34
Provision for loan and lease losses / Average loans and leases .....	-0.26	-0.21	37	0.76	1.06	37	0.57	0.82	31	0.07	0.24	22	0.07	0.16	30
Provision for loan and lease losses / Net loan and lease losses .....	-479.98	-65.12	15	1,132.69	587.54	82	764.41	487.86	81	235.02	130.58	90	424.44	182.69	85
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.05	1.32	27	1.23	1.58	31	1.21	1.58	30	0.76	0.83	44	0.93	0.94	52
Allowance for loan and lease losses / Total loans and leases .....	1.04	1.30	27	1.22	1.55	32	1.20	1.55	31	0.76	0.81	46	0.93	0.93	53
Allowance for loan and lease losses / Net loans and leases losses (X) .....	18.98	17.40	69	18.71	11.29	79	16.51	11.58	77	26.53	8.03	89	57.15	21.35	87
Allowance for loan and lease losses / Nonaccrual assets .....	201.37	330.05	33	117.96	301.93	13	169.60	299.17	26	147.61	218.72	42	141.57	285.36	33
ALLL / 90+ days past due + nonaccrual loans and leases .....	201.37	271.93	40	117.95	249.38	22	169.59	244.34	35	140.98	151.73	56	141.56	259.30	37
Gross loan and lease losses / Average loans and leases .....	0.07	0.20	20	0.08	0.35	16	0.09	0.34	15	0.06	0.28	16	0.04	0.15	20
Recoveries / Average loans and leases .....	0.01	0.08	9	0.02	0.07	15	0.02	0.07	13	0.03	0.08	26	0.02	0.05	31
Net losses / Average loans and leases .....	0.05	0.12	35	0.07	0.28	23	0.07	0.27	25	0.03	0.21	15	0.02	0.09	28
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	45	0	0	44	0	0	40	0	0	48
Recoveries / Prior year-end losses .....	10.10	25.09	20	21.38	24.77	48	30.32	33.98	51	102.12	36.22	91	23.71	51.25	35
Earnings coverage of net loan and lease losses (X) .....	38.48	26.30	69	34.55	20.97	78	29.90	22.91	73	87.78	24.40	90	142.85	29.27	88
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0	0.02	36	0.07	0.04	76	0.05	0.04	65	0.03	0.01	72	0	0.01	40
Real estate loans secured by 1–4 family .....	0	-0.01	50	0	0.01	40	0	0.01	52	-0.01	0.01	33	0.01	0.01	55
Revolving .....	0	-0.07	54	-0.01	0.01	36	-0.01	0.01	40	-0.01	0.02	26	0	0.02	28
Closed-end .....	0	-0.01	53	0	0.01	44	0	0	58	-0.01	0	34	0.02	0.01	65
Commercial real estate loans .....	0	0.04	25	0.12	0.06	78	0.09	0.07	67	0.06	0.01	86	0	0.01	28
Construction and land development .....	0	0.01	64	0	0	60	0	0	59	0.01	-0.01	83	0	-0.02	57
1–4 family .....	0	0	57	0	0	59	0	0	59	0	0	55	0	0	54
Other .....	0	0.01	63	0	0	59	0	0	57	0.01	-0.01	85	0	-0.02	60
Multifamily .....	0	0.01	52	0	0	58	0	0	58	0	0	56	0	0	50
Nonfarm nonresidential .....	0	0.05	24	0.17	0.08	77	0.12	0.11	68	0.08	0.02	85	0	0.02	20
Owner-occupied .....	0	0.01	46	0	0.02	30	0	0.02	26	0	0.01	45	0	0.01	65
Other .....	0	0.04	22	0.17	0.05	84	0.12	0.08	76	0.08	0.01	94	-0.01	0.01	18
Real estate loans secured by farmland .....	0	-0.01	55	0	0.04	46	0	0.02	46	0	0.01	48	0	0	49
Commercial and industrial loans .....	0.30	0.19	69	0.02	0.46	12	0.11	0.47	25	-0.05	0.37	1	0.04	0.18	35
Loans to individuals .....	0.16	0.72	18		1.25			1.13		0.41	1.17	25	0.53	0.71	52
Credit card loans .....		2.27			3.33			2.92			3.11			1.65	
Agricultural loans .....	0	0.02	49	0	0.11	38	0	0.19	35	0	0.08	37	0	0.03	43
Loans to foreign governments and institutions .....		0			0			0			0				
Other loans and leases .....	0.17	0.09	77	0.39	0.14	85	0.34	0.15	79	0.82	0.15	93	0.50	0.28	80

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....		7,705		4,240		6,157		5,654		6,616					
90+ days past due loans and leases .....		0		1		1		2,157		5					
Nonaccrual loans and leases .....		45,810		98,024		66,860		45,892		45,413					
Total past due and nonaccrual loans and leases .....		53,515		102,265		73,018		53,703		52,034					
Restructured 30–89 days past due .....		56		549		54		216		245					
Restructured 90+ days past due .....		0		0		0		0		0					
Restructured nonaccrual .....		21,069		23,651		22,110		24,366		29,348					
Total restructured loans and leases .....		21,125		24,200		22,164		24,582		29,593					
30–89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale .....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale .....		0		0		0		0		0					
Restructured loans and leases in compliance .....		15,760		16,927		16,821		19,469		23,604					
Other real estate owned .....		0		0		0		0		0					
<b>Other Assets</b>															
30–89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual .....		0		0		0		0		0					
Total other assets past due and nonaccrual .....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.09	0.29	17	0.04	0.37	6	0.07	0.39	6	0.06	0.43	5	0.10	0.32	17
90+ days past due loans and leases .....	0	0.09	10	0	0.13	20	0	0.12	19	0.02	0.15	38	0	0.03	29
Nonaccrual loans and leases .....	0.52	0.54	55	1.04	0.66	83	0.71	0.66	59	0.52	0.51	55	0.66	0.49	72
90+ days past due and nonaccrual loans and leases .....	0.52	0.68	44	1.04	0.84	74	0.71	0.85	46	0.54	0.71	43	0.66	0.54	67
30–89 days past due restructured .....	0	0.01	42	0.01	0.01	64	0	0.01	35	0	0.01	39	0	0.01	66
90+ days past due restructured .....	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0	43
Nonaccrual restructured .....	0.24	0.12	84	0.25	0.14	80	0.23	0.13	82	0.27	0.14	80	0.42	0.10	93
30–89 days past due loans held for sale .....	0	0	39	0	0	40	0	0	38	0	0	38	0	0	47
90+ days past due loans held for sale .....	0	0	42	0	0	40	0	0	41	0	0	42	0	0	48
Nonaccrual loans held for sale .....	0	0	40	0	0	38	0	0.01	38	0	0	40	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.09	0.29	17	0.04	0.37	6	0.07	0.40	6	0.06	0.43	5	0.10	0.32	16
90+ days past due assets .....	0	0.09	9	0	0.13	19	0	0.12	17	0.02	0.15	36	0	0.03	29
Nonaccrual assets .....	0.52	0.55	55	1.04	0.67	82	0.71	0.67	59	0.52	0.53	54	0.66	0.49	71
30+ days past due and nonaccrual assets .....	0.61	1	27	1.08	1.25	50	0.77	1.29	32	0.60	1.19	18	0.75	0.88	50
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.32	0.40	46	0.74	0.52	77	0.51	0.52	55	0.42	0.44	54	0.51	0.39	73
90+ days past due and nonaccrual assets + other real estate owned .....	0.32	0.42	41	0.74	0.55	77	0.51	0.55	51	0.42	0.48	50	0.51	0.45	65
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.42	0.48	47	0.88	0.61	78	0.63	0.60	57	0.58	0.53	59	0.78	0.59	74
Allowance for loan and lease losses .....	66.81	67.85	56	99.89	66.38	84	73.85	66.66	68	96.81	115.41	45	107.73	95.97	62
Equity capital + allowance for loan and lease losses .....	3.33	4.12	42	6.40	5.10	70	4.61	4.97	51	3.69	4.28	46	6.09	5.09	69
Tier 1 capital + allowance for loan and lease losses .....	4.46	4.89	49	8.85	6.26	74	6.32	6.05	60	5.04	5.65	48	7.24	5.65	71
Loans and leases + other real estate owned .....	0.70	0.82	45	1.22	0.98	72	0.89	0.97	48	0.74	0.85	46	1	0.82	69

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due.....	0.10	0.25	29	0.05	0.35	10	0.07	0.39	12	0.07	0.38	9	0.10	0.29	20
	90+ days past due .....	0	0.12	15	0	0.17	15	0	0.16	14	0.03	0.16	48	0	0.03	19
	Nonaccrual.....	0.37	0.60	33	0.84	0.70	68	0.44	0.76	34	0.32	0.46	41	0.33	0.48	42
Commercial and industrial	30–89 days past due.....	0.03	0.24	12	0.02	0.24	14	0.03	0.23	12	0.03	0.31	10	0.04	0.23	28
	90+ days past due .....	0	0.02	17	0	0.03	18	0	0.03	16	0	0.05	14	0	0.02	32
	Nonaccrual.....	1.20	0.65	82	1.86	0.80	91	1.71	0.75	89	1.60	0.83	83	2.43	0.61	94
Individuals	30–89 days past due.....	0.02	0.60	12	0.58	0.74	45	0.14	0.83	13	0.20	0.83	19	0.36	0.68	44
	90+ days past due .....	0	0.08	18	0	0.11	17	0	0.14	19	0.07	0.17	50	0	0.03	31
	Nonaccrual.....	0.38	0.17	84	0.36	0.24	72	0.74	0.28	87	0.24	0.17	67	0.09	0.15	54
Depository institution loans	30–89 days past due.....		0.03			0.01			0			0			0	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual.....		0			0			0			0			0	
Agricultural	30–89 days past due.....	0	0.11	29	0	0.15	27	0	0.17	28	0	0.24	26	0	0.11	34
	90+ days past due .....	0	0	45	0	0	45	0	0	44	0	0	42	0	0.01	44
	Nonaccrual.....	0	0.51	25	0	0.72	23	0	0.49	24	0	0.67	22	0	0.46	31
Foreign governments	30–89 days past due.....		0			3.73			0			0.07				
	90+ days past due .....		0			0			0			0				
	Nonaccrual.....		0.17			0.04			0.09			0.03				
Other loans and leases	30–89 days past due.....	0.07	0.11	61	0.05	0.14	53	0.06	0.18	51	0.17	0.20	60	0.15	0.18	71
	90+ days past due .....	0	0.01	33	0	0.01	66	0	0.01	71	0.01	0.01	72	0.01	0	87
	Nonaccrual.....	0	0.13	20	0	0.19	18	0	0.15	19	0	0.13	15	0	0.04	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.07	0.36	15	0.10	0.51	11	0.09	0.65	4	0.09	0.67	4	0.12	0.52	15
	90+ days past due .....	0	0.25	17	0	0.36	16	0	0.33	16	0.07	0.31	55	0	0.04	22
	Nonaccrual .....	0.55	0.76	42	0.80	0.91	55	0.74	0.89	52	0.64	0.73	51	0.67	0.61	62
Revolving	30–89 days past due .....	0.04	0.33	17	0.21	0.40	35	0.04	0.48	13	0.12	0.45	18	0.03	0.36	20
	90+ days past due .....	0	0.03	32	0	0.02	32	0	0.03	30	0	0.05	24	0	0.02	37
	Nonaccrual .....	0.28	1.05	25	0.38	1.28	26	0.34	1.13	23	0.45	1	34	0.53	0.35	74
Closed-end	30–89 days past due .....	0.08	0.36	19	0.07	0.52	8	0.10	0.65	4	0.08	0.70	4	0.16	0.54	22
	90+ days past due .....	0	0.27	18	0	0.41	17	0	0.38	17	0.09	0.35	57	0	0.05	24
Junior lien	Nonaccrual .....	0.63	0.71	51	0.92	0.89	63	0.86	0.87	59	0.70	0.70	54	0.73	0.64	64
	30–89 days past due .....	0	0.01	13	0.01	0.02	38	0	0.02	32	0.02	0.02	53	0.03	0.02	74
	90+ days past due .....	0	0	34	0	0	33	0	0	32	0	0	29	0	0	38
	Nonaccrual .....	0.04	0.04	60	0.10	0.05	80	0.07	0.04	71	0.10	0.04	82	0.15	0.03	90
Commercial real estate	30–89 days past due .....	0.12	0.16	55	0.02	0.21	17	0.06	0.26	29	0.05	0.18	24	0.09	0.16	48
	90+ days past due .....	0	0.01	26	0	0.02	25	0	0.02	23	0	0.03	19	0	0.02	31
	Nonaccrual .....	0.27	0.48	40	0.87	0.53	78	0.25	0.62	24	0.07	0.23	22	0.09	0.41	24
Construction and development	30–89 days past due .....	0	0.15	18	0	0.24	13	0.45	0.28	74	0.12	0.28	51	0.32	0.17	75
	90+ days past due .....	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0	44
1–4 family	Nonaccrual .....	0.03	0.31	39	0.05	0.32	33	0.13	0.41	50	0.11	0.20	54	0.08	0.18	59
	30–89 days past due .....	0	0.03	31	0	0.03	29	0.08	0.03	80	0.10	0.06	77	0	0.07	32
	90+ days past due .....	0	0	45	0	0	41	0	0	42	0	0	41	0	0	48
Other	Nonaccrual .....	0	0.02	31	0	0.03	27	0.07	0.03	83	0	0.02	30	0.06	0.04	81
	30–89 days past due .....	0	0.10	21	0	0.17	16	0.37	0.22	75	0.02	0.20	43	0.32	0.06	90
	90+ days past due .....	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0	45
	Nonaccrual .....	0.03	0.25	46	0.05	0.26	41	0.05	0.35	44	0.11	0.17	62	0.02	0.10	57
Multifamily	30–89 days past due .....	0	0.09	26	0	0.09	24	0	0.09	22	0	0.08	19	0	0.03	75
	90+ days past due .....	0	0	46	0	0	43	0	0	45	0	0	41	0	0	46
	Nonaccrual .....	0	0.13	21	0.02	0.09	48	0.02	0.11	46	0.03	0.05	54	0.36	0.04	93
Nonfarm non-residential	30–89 days past due .....	0.17	0.12	67	0.02	0.21	23	0	0.23	12	0.05	0.14	27	0.06	0.17	45
	90+ days past due .....	0	0.01	28	0	0.02	30	0	0.02	26	0	0.03	22	0	0.02	34
Owner Occupied	Nonaccrual .....	0.36	0.58	44	1.19	0.68	82	0.32	0.80	27	0.07	0.28	19	0.03	0.52	13
	30–89 days past due .....	0.08	0.04	78	0.01	0.07	28	0	0.07	16	0.03	0.07	31	0.03	0.08	46
	90+ days past due .....	0	0	35	0	0	34	0	0	33	0	0.01	26	0	0	38
Other	Nonaccrual .....	0	0.20	5	0.28	0.26	57	0.04	0.27	16	0.02	0.16	16	0.03	0.20	25
	30–89 days past due .....	0.08	0.07	68	0.01	0.13	30	0	0.14	11	0.02	0.07	35	0.04	0.07	57
	90+ days past due .....	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	30	0	0.01	39
	Nonaccrual .....	0.36	0.31	65	0.91	0.36	85	0.28	0.44	48	0.06	0.10	49	0	0.22	13
Farmland	30–89 days past due .....	0	0.13	30	0	0.24	26	0	0.11	30	0	0.23	23	0	0.09	32
	90+ days past due .....	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0	46
	Nonaccrual .....	0	1.06	21	0	1.49	17	0	1.13	19	0	0.84	19	0	0.49	27
Credit card	30–89 days past due .....		0.79			0.92			0.95			1.19			1.03	
	90+ days past due .....		0.40			0.55			0.63			0.78			0.26	
	Nonaccrual .....		0.08			0.06			0.05			0.11			0.07	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	949,645	944,546	945,966	1,035,792	527,927										
Retained earnings .....	787,742	696,546	716,024	654,182	546,736										
Accumulated other comprehensive income (AOCI) .....	18,567	48,632	40,695	18,169	-1,173										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	1,755,954	1,689,724	1,702,685	1,708,143	1,073,490										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	508,712	512,893	511,802	518,005	256,482										
Accumulated other comprehensive income-related adjustments .....	18,566	48,633	40,695	18,169	-1,174										
Other deductions from common equity tier 1 capital .....	4	16	11	6	6										
Subtotal: .....	1,228,672	1,128,182	1,150,177	1,171,963	818,176										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,228,672	1,128,182	1,150,177	1,171,963	818,176										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	61,000	61,000	61,000	61,000	74,000										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	61,000	61,000	61,000	61,000	74,000										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	61,000	61,000	61,000	61,000	74,000										
<b>Tier 1 Capital</b> .....	1,289,672	1,189,182	1,211,177	1,232,963	892,176										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	49,767	49,619	49,656	49,507	34,728										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	92,914	113,696	113,516	69,871	65,550										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	142,681	163,315	163,172	119,378	100,278										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	142,681	163,315	163,172	119,378	100,278										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,432,353	1,352,497	1,374,349	1,352,341	992,454										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	14,285,936	13,000,194	13,176,077	11,447,061	8,598,949										
Less: Deductions from common equity tier 1 capital .....	508,712	512,893	511,802	518,005	256,482										
Less: Other deductions .....	-4,529	-3,032	-5,838	-2,710	-1,377										
Total assets for leverage ratio .....	13,781,753	12,490,333	12,670,113	10,931,766	8,343,844										
Total risk-weighted assets .....	9,078,664	9,093,571	9,081,020	9,116,143	6,866,218										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	13.53	12.59	71	12.41	12.26	58	12.67	12.35	61	12.86	12.11	73	11.92	12.37	55
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0	50
Tier 1 capital, column A .....	14.21	13.31	68	13.08	12.97	59	13.34	13.08	60	13.53	12.78	70	12.99	13.03	60
Tier 1 capital, column B .....	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0	50
Total capital, column A .....	15.78	15.21	66	14.87	15.12	55	15.13	15.23	55	14.83	14.36	67	14.45	14.48	60
Total capital, column B .....	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0	50
Tier 1 leverage .....	9.36	9.07	66	9.52	9.05	67	9.56	9.13	69	11.28	9.76	82	10.69	10.37	64
Supplementary leverage ratio, advanced approaches HCs .....		6.90		8.70			8.72			7.41					

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
<b>Insurance Activities</b>																		
Total insurance underwriting assets .....			0			0			0			0				0		
Total property and casualty assets .....			0			0			0			0				0		
Reinsurance recoverables (P/C) .....																		
Total life and health assets .....			0			0			0			0				0		
Reinsurance recoverables (L/H) .....																		
Separate account assets (L/H) .....			0			0			0			0				0		
Total insurance underwriting equity .....			0			0			0			0				0		
Total property and casualty equity .....			0			0			0			0				0		
Total life and health equity .....			0			0			0			0				0		
Total insurance underwriting net income .....			0			0			0			0				0		
Total property and casualty .....			0			0			0			0				0		
Total life and health .....			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0				0		
Unearned premiums (P/C) .....			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0				0		
Separate account liabilities (L/H) .....			0			0			0			0				0		
Insurance activities revenue .....			613			176			270			794				449	248.30	666.25
Other insurance activities income .....			613			176			270			794				449	248.30	666.25
Insurance and reinsurance underwriting income .....			0			0			0			0				0		
Premiums .....			0			0			0			0				0		
Credit related insurance underwriting .....			0			0			0			0				0		
Other insurance underwriting .....			0			0			0			0				0		
Insurance benefits, losses, expenses .....			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries .....			0			0			0			0				0		
Life insurance assets .....			244,573			199,453			200,525			197,372				160,456	22.62	77.58

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018				
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct											
<b>Analysis Ratios</b>																	
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0	48		
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	53.46			54.17			53.67			51.47					66.67		
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	46.54			45.83			46.33			48.53					33.33		
Separate account assets (L/H) / Total life assets .....	13.15			11.09			11.24			7.26					0		
Insurance activities revenue / Adjusted operating income .....	0.17	0.38	64	0.05	0.41	45	0.06	0.41	47	0.16	0.47	60	0.12	0.46	67		
Premium income / Insurance activities revenue .....	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	0	48		
Credit related premium income / Total premium income .....		31.14			40.11			38.23			34.91				50		
Other premium income / Total premium income .....		68.86			59.89			61.77			65.09				50		
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0	48		
Insurance net income (P/C) / Equity (P/C) .....	28.21			10.18			15.59			19.86					72.25		
Insurance net income (L/H) / Equity (L/H) .....	5.51			5.32			3.62			5.13							
Insurance benefits, losses, expenses / Insurance premiums .....	-364.02			654.61			447.82			233.61					116.87		
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0			0.07			0.15				0		
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0.15				0		
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	17.70	11.72	72	15.29	11.07	66	15.14	11.03	65	15.17	11.51	67	16.78	13.70	64		
<b>Broker-Dealer Activities</b>																	
Net assets of broker-dealer subsidiaries (\$000) .....		0			0			0			0				0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	0	49		

## Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018	
<b>Foreign Activities</b>									
Total foreign loans and leases .....	5,001		9,868		9,874		5,000		0
Real estate loans.....	0		0		0		0		0
Commercial and industrial loans .....	0		0		0		0		0
Loans to depository institutions and other banks acceptances .....	0		0		0		0		0
Loans to foreign governments and institutions .....	0		0		0		0		0
Loans to individuals .....	0		0		0		0		0
Agricultural loans.....	0		0		0		0		0
Other foreign loans.....	5,001		9,868		9,874		5,000		0
Lease financing receivables.....	0		0		0		0		0
Debt securities .....	0		0		0		0		0
Interest-bearing bank balances .....	0		0		0		0		0
Total selected foreign assets .....	5,001		9,868		9,874		5,000		0
Total foreign deposits .....	0		0		0		0		0
Interest-bearing deposits .....	0		0		0		0		0
Non-interest-bearing deposits.....	0		0		0		0		0
<b>Analysis Ratios</b>									
Yield: Foreign loans .....	0	0.63	34	0	0.88	31	0	0.87	31
Cost: Interest-bearing deposits.....		0.12			0.48			0.42	
<b>Net Losses as a Percent of Foreign Loans by Type</b>									
Real estate loans .....		0.18			6.51			5.18	
Commercial and industrial loans .....		0.86			0.43			0.64	
Foreign governments and institutions .....		0			0			0	
<b>Growth Rates</b>									
Net loans and leases.....	-49.32	-0.16	9	-1.32	-0.58	56	97.48	-2.40	94
Total selected assets.....	-49.32	3.36	10	-1.32	2.65	45	97.48	2.04	93
Deposits .....		10.74			-1.43			3.46	

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	1.59	1.73	1.69	1.49	0	
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		38,893	139,803	165,988	181,704	71,169	-72.18	16.33
Dividends .....		38,893	139,803	165,988	181,704	71,169	-72.18	16.59
Interest .....		0	0	0	0	0		-100.00
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		25	37	45	86	87	-32.43	-41.86
Dividends .....		25	37	45	86	87	-32.43	-41.86
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....								
Dividends .....								
Interest .....								
Management and service fees .....								
Other income .....								
Total income from subsidiaries .....		38,918	139,840	166,033	181,790	71,256	-72.17	16.26
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		0	0	0	565	376		
Total operating income .....		38,918	139,840	166,033	182,355	71,632	-72.17	16.26
<b>Operating Expenses</b>								
Personnel expenses .....		0	0	0	0	0		
Interest expense .....		2,023	2,786	3,497	5,459	1,663	-27.39	62.23
Other expenses .....		1,398	1,461	1,935	3,342	2,948	-4.31	-55.12
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		3,421	4,247	5,432	8,801	4,611	-19.45	-21.57
Income (loss) before taxes .....		35,497	135,593	160,601	173,554	67,021	-73.82	21.93
Applicable income taxes (credit) .....		-732	-1,079	-1,499	-2,262	-1,151		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		36,229	136,672	162,100	175,816	68,172	-73.49	12.60
Equity in undistributed income of subsidiaries .....		83,061	-50,146	-40,933	-10,641	53,450		204.31
Bank subsidiaries .....		83,061	-50,146	-40,933	-10,641	53,450		204.31
Nonbank subsidiaries .....		0	0	0	0	0		
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		119,290	86,526	121,167	165,175	121,622	37.87	100.59
<b>Memoranda</b>								
Bank net income .....		121,954	89,657	125,055	171,063	124,619	36.02	101.06
Nonbank net income .....		25	37	45	86	87	-32.43	-41.86
Subsidiary holding companies' net income .....		0	0	0	0	0		

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		1,823,576	95.80	1,727,426	93.08	1,759,493	94.37	1,741,544	1,126,112	5.57	106.38
Common and preferred stock .....		1,823,576	95.80	1,727,426	93.08	1,759,493	94.37	1,741,544	1,126,112	5.57	106.38
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....		1,889	0.10	1,890	0.10	1,890	0.10	1,891	2,295	-0.05	-14.18
Common and preferred stock .....		1,889	0.10	1,890	0.10	1,890	0.10	1,891	2,295	-0.05	-14.18
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		75,603	3.97	93,989	5.06	100,604	5.40	135,688	64,256	-19.56	60.05
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	
Intangible assets .....		0	0	0	0	0	0	0	0	0	
Other assets .....		2,447	0.13	32,496	1.75	2,569	0.14	32,511	2,762	-92.47	7.42
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		1,903,515	100.00	1,855,801	100.00	1,864,556	100.00	1,911,634	1,195,425	2.57	103.52
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		18,750	0.99	37,447	2.02	32,773	1.76	74,906	0	-49.93	
Subordinated notes and debentures .....		49,767	2.61	49,672	2.68	49,696	2.67	49,601	34,728	0.19	43.74
Other liabilities .....		16,191	0.85	16,108	0.87	16,551	0.89	16,136	11,034	0.52	74.49
Balance due to subsidiaries and related institutions .....		62,853	3.30	62,850	3.39	62,851	3.37	62,848	76,173	0.00	-14.08
Total liabilities .....		147,561	7.75	166,077	8.95	161,871	8.68	203,491	121,935	-11.15	26.06
Equity Capital .....		1,755,954	92.25	1,689,724	91.05	1,702,685	91.32	1,708,143	1,073,490	3.92	114.60
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0	0	
Common stock .....		329	0.02	328	0.02	328	0.02	342	279	0.30	26.05
Common surplus .....		949,316	49.87	944,218	50.88	945,638	50.72	1,035,450	527,648	0.54	131.69
Retained earnings .....		787,742	41.38	696,546	37.53	716,024	38.40	654,182	546,736	13.09	94.62
Accumulated other comprehensive income .....		18,567	0.98	48,632	2.62	40,695	2.18	18,169	-1,173	-61.82	430.49
Other equity capital components .....		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital .....		1,903,515	100.00	1,855,801	100.00	1,864,556	100.00	1,911,634	1,195,425	2.57	103.52
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		62,853	3.30	62,850	3.39	62,851	3.37	62,848	76,173	0.00	-14.08
Notes payable to subsidiaries that issued TPS .....		61,000	3.20	61,000	3.29	61,000	3.27	61,000	74,000	0.00	-14.08
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Profitability</b>															
Net income / Average equity capital .....	9.17	12.52	23	6.79	6.29	51	7.13	7.29	45	10.87	9.68	67	12.31	11.03	70
Bank net income / Average equity investment in banks .....	9.03	12.35	23	6.88	6.43	47	7.18	7.45	41	11.31	10.51	64	11.90	11.56	61
Nonbank net income / Average equity investment in nonbanks .....	1.76	13.18	27	2.61	8.01	40	2.38	9.75	35	4.23	7.89	44	3.92	10.83	39
Subsidiary HCs net income / Average equity investment in sub HCs .....		11.04			6.72			7.01			8.55			9.40	
Bank net income / Parent net income .....	102.23	96.45	57	103.62	87.60	50	103.21	88.16	53	103.56	82.22	56	102.46	104.73	38
Nonbank net income / Parent net income .....	0.02	3.22	31	0.04	4.43	31	0.04	3.59	30	0.05	5.93	26	0.07	0.99	56
Subsidiary holding companies' net income / Parent net income .....		66.57			81.94			68.34			74			90.39	
<b>Leverage</b>															
Total liabilities / Equity capital .....	8.40	16.51	36	9.83	20.37	40	9.51	20.06	37	11.91	20.43	53	11.36	9.50	60
Total debt / Equity capital .....	3.90	11.37	31	5.16	14.74	34	4.84	14.41	31	7.29	14.31	52	3.24	3.94	61
Total debt + notes payable to subs that issued TPS / Equity capital .....	7.38	13.41	36	8.77	17.04	38	8.43	16.67	36	10.86	16.36	54	10.13	7.93	61
Total debt + Loans guaranteed for affiliate / Equity capital .....	3.90	11.46	31	5.16	15.02	33	4.84	14.68	31	7.29	14.56	51	3.24	3.98	60
Total debt / Equity capital – excess over fair value .....	3.90	11.47	31	5.16	14.86	34	4.84	14.52	31	7.29	14.51	52	3.24	3.94	61
Long-term debt / Equity capital .....	3.90	10.65	31	5.16	13.73	35	4.84	13.56	33	7.29	13.04	53	3.24	3.76	62
Short-term debt / Equity capital .....	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	0.03	45
Current portion of long-term debt / Equity capital .....	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0	46
Excess cost over fair value / Equity capital .....	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0	46
Long-term debt / Consolidated long-term debt .....	51.89	40.69	58	57.82	32.61	76	56.48	34.67	70	62.82	28.44	80	31.10	15.49	73
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	103.96	103.15	59	102.34	103.27	48	103.45	102.81	58	102.07	103.22	46	105.12	104.10	58
Total investment in subs / Equity capital .....	103.96	108.29	48	102.34	110.46	35	103.45	110.16	41	102.07	111.07	34	105.12	104.38	55
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.44	0.27	66	0.34	0.69	47	0.48	0.47	56	0.21	0.36	48	0.45	0.36	52
Equity investment in subs – equity cap / Net income-div (X) .....	0.73	0.85	57	0.73	2.31	32	0.97	1.82	38	0.33	1.22	23	0.69	1.18	40
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	77.98	152.56	20	282.28	128.63	91	252.88	136.59	88	278.22	177.68	83	156.09	113.37	79
Cash from ops + noncash items + op expense / Op expense + dividend .....	78.06	155.61	20	281.17	142.45	89	252.71	147.24	88	325.27	190.27	85	163.21	123.74	75
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	61.33	94.59	26	52.43	140.42	13	67.79	134.08	11	165.28	116.34	86	136.13	108.88	77
Pretax operating income + interest expense / Interest expense .....	1,854.67	1,645.53	69	4,966.94	1,826.91	88	4,692.54	2,016.32	86	3,279.23	1,968.54	83	4,130.13	1,631.73	84
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	1,343.76	1,896.20	55	3,520.61	1,413.95	87	3,333.36	1,539.23	84	2,186.99	1,632.83	71	1,570.73	1,015.91	76
Dividends + interest from subsidiaries / Interest expense + dividends .....	78.47	174.48	20	288.32	144.62	88	257.92	150.43	86	287.70	210.80	76	163	140.89	68
Fees + other income from subsidiaries / Salary + other expenses .....	0	12.03	34	0	14.76	31	0	13.95	31	0	16.52	30	0	3.76	37
Net income / Current part of long-term debt + preferred dividends (X) .....		40.79			26.65			35.64			57.11			106.04	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	3.12	3.29	55	4.23	3.69	60	4.53	3.85	62	6.25	2.64	78	4.45	1.59	81
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.60			0.12			0.10			0.04			0	
Nonaccrual .....		1.04			0.80			1.03			0.54			0.70	
Total .....		1.64			0.92			1.13			0.58			0.70	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0	49
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0	49
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0	1.76	15	0	2.95	14	0	2.66	14	0	5.62	12	0	0.14	27
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0	49

## Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	131.31	69.90	86	33.45	84.44	16	37.56	81.10	20	32.83	57.84	30	61.68	87.25	35
Dividends declared / Net income .....	39.88	27.22	77	52.83	49.77	57	50.24	42.29	63	34.95	33.08	54	34.58	24.10	63
Net income – dividends / Average equity.....	5.51	9.25	19	3.20	3.19	47	3.55	4.14	39	7.07	6.46	57	8.06	8.12	54
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	81.76	160.45	29	305.81	130.19	86	272.66	132.17	85	314.75	178.13	81	169.24	131.90	70
Dividends from nonbank subsidiaries .....	0.05	6.19	48	0.08	3.74	57	0.07	3.41	52	0.15	7.53	44	0.21	2.83	59
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	0	48
Dividends from all subsidiaries .....	81.81	213.42	18	305.90	167.02	85	272.73	174.85	82	314.90	260.40	71	169.45	144.51	67
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	31.89	43.30	37	155.93	61.85	95	132.73	60.28	95	106.22	66.55	90	57.11	33.37	78
Interest income from bank subsidiaries.....	0	0.11	25	0	0.48	21	0	0.36	20	0	0.54	18	0	0.11	29
Management and service fees from bank subsidiaries .....	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	0.32	43
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries .....	31.89	48.70	33	155.93	71.13	93	132.73	62.88	92	106.22	69.36	86	57.11	35.67	77
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	100	66.90	69	100	52.29	74	100	56.39	72	100	82.95	65	100	80.47	70
Interest income from nonbank subsidiaries.....	0	2.38	31	0	4.57	32	0	7.38	32	0	20.25	26	0	0.31	46
Management and service fees from nonbank subsidiaries .....	0	0.66	39	0	0.93	40	0	0.86	39	0	1.92	38	0	0.17	46
Other income from nonbank subsidiaries.....	0	0.11	44	0	0.20	45	0	0.16	46	0	1.06	43	0	0.06	46
Operating income from nonbank subsidiaries .....	100	94.31	65	100	70.62	67	100	79.84	64	100	150.41	51	100	96.62	66
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			43.51	
Interest income from subsidiary holding companies .....		5.06			9.87			8.40			6.54			0	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.15	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			43.66	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99.94	72.55	87	99.97	68	89	99.97	69.76	91	99.64	67.32	83	99.35	72.95	73
Interest income from bank subsidiaries.....	0	0.27	24	0	1.03	21	0	0.63	20	0	0.80	18	0	0.55	29
Management and service fees from bank subsidiaries .....	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	0.59	43
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.01	44
Operating income from bank subsidiaries .....	99.94	82.68	82	99.97	80.80	82	99.97	82.20	85	99.64	78.80	74	99.35	89.39	58
Dividends from nonbank subsidiaries .....	0.06	3.56	51	0.03	2.36	55	0.03	1.95	51	0.05	2.65	43	0.12	2.65	60
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	0	46
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0	47
Operating income from nonbank subsidiaries .....	0.06	5.69	40	0.03	5.80	40	0.03	4.70	36	0.05	7.29	28	0.12	3.33	56
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	0	48
Interest income from subsidiary holding companies .....	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	0	47
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37			854.19	
Loans and advances from subsidiaries / Total debt .....	91.73	28.03	84	72.14	27.05	83	76.21	27.08	84	50.48	28.33	74	219.34	81.26	84